

wherein said authorization enables said recipient to use said secure money transfer instrument; and  
 wherein said secure money transfer instrument is a card for use in automated teller machines.

50. (Amended) An automated process for sending money from a first location to a second location comprising:  
 receiving a request for a secure money transfer from a requestor;  
 receiving information associated with a recipient for said secure money transfer;  
 receiving information indicating an amount of said secure money transfer;  
 transferring said amount to a secure money transfer instrument;  
 assigning an authorization to said secure transfer instrument; and  
 providing information enabling receipt of said secure money transfer instrument by said recipient;  
 wherein said authorization enables said recipient to use said secure money transfer instrument; and  
 wherein said secure money transfer is used to transfer money from said requestor located in a first country to said recipient located in a second country, and wherein said requestor may allocate additional money to said secure money transfer instrument via a communications network.

**REMARKS**

Upon entry of this amendment, claims 1-27, 36-45, 47, 48 and 50-58 will be pending. Claim 28 is rejected under 35 U.S.C. §112, ¶2 as being indefinite; claims 28-35, 46 and 49 are rejected under 35 U.S.C. §101; and all of the claims are rejected under either 35 U.S.C. §102 or 35 U.S.C. §103 based upon Gutierrez-Sheris, U.S. Patent Application Publication No. US 2002/0029190 A1 either alone or in combination with other references.

The rejections under 35 U.S.C. §112, ¶2 and 35 U.S.C. §101 are moot in light of the cancellation of claims 28-35, 46 and 49. Please note that claims 47 and 50, which are not rejected upon the foregoing grounds but are dependent upon a rejected base claim, claim 46,